



COVID-19 Response: Pandemic Unemployment Assistance

Pandemic Unemployment Assistance is [now available](#). With passage of the CARES Act, pandemic unemployment assistance is available for self-employed workers (including gig workers and independent contractors) and individuals who were unable to start a new job or contract due to the pandemic.

****Please note** – CDLE evaluates unemployment claims on a case by case basis and is the best resource to determine your specific eligibility. If you are unsure of your eligibility, it is recommended that you apply anyway.

Do I qualify?

You qualify for ***Pandemic Unemployment Assistance*** and should [apply here](#) if you:

- Have only been self-employed for the last 18 months and you pay taxes on that income.
- Are a gig-economy worker, freelancer, app-based worker (e.g. Uber, Lyft, Instacart).
- Were issued a 1099 form from the business to report income for tax purposes.
- Filed a Schedule C tax form to report income made and lost.
- Have been diagnosed with COVID-19 or a member of your household has been diagnosed with COVID-19.
- Are providing care to a household or family member, or you are the primary caregiver for a child or person who is unable to attend school or another facility as a result of COVID-19.
- Cannot go to work because you have been advised by a health care provider to self-quarantine.
- Were scheduled to start work and do not have a job as a result of COVID-19.
- Have become the major support for a household because the head of the household died as a direct result of COVID-19.
- If you have exhausted your unemployment benefits.

You qualify for ***regular unemployment assistance*** and should [apply here](#) if you:

- Receive \$2,500 or more in wages on a W-2 from any employer (outside of your self-employed wages) since Jan. 1, 2019.
- Already filed a claim in Colorado since Jan. 1, 2019.
 - You can reopen your claim [here](#). **OR**
 - You can request payment on your existing regular unemployment claim [here](#), as long as your benefits have not been exhausted.
- If you are an hourly employee whose wages were cut because of COVID-19 – you must work fewer than 32 hours a week to qualify.

*Please note - claimants must still register for work at connectingcolorado.com but you are not required to perform work-search activities.



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How do I apply?

- Collect your 1040 tax forms for the 2018 or 2019 tax year (whichever you filed most recently) and your driver's license.
- File a [claim online](#). You will need to accept the Experian identity verification or your claim will be delayed, and you will not be able to receive your benefits.
 - This is not a credit check, it is an identity verification.
- The Colorado Department of Labor and Employment will send you an email to verify your email address. Follow the instructions in this email.
- You must also request payment in order to receive your benefits – you should request payment after the end of each week (weeks are Sunday through Saturday).
- You will then receive a debit card from U.S bank with your unemployment benefits on it.
 - The system will default to the debit card, but you can opt for direct deposit instead – this will be faster. You can do so by changing your payment method by logging into your account.

How much will I receive each week?

- Your weekly check will be about 55 percent of your average weekly wage from the 2018 or 2019 tax year (whichever you filed most recently).
 - The minimum weekly benefit amount is \$223 with a maximum up to \$618.
- This weekly amount does not include the additional \$600 weekly payment through July 31st.
- Claimants may be eligible for a maximum of 39 weeks of benefits.

Will I receive the additional \$600 weekly payments?

- All eligible unemployment insurance claimants will receive this payment.
- You do not need to take any action other than continuing your regular payment request process – this money will be automatically added to your benefits.
- These benefits are retroactive to March 29, 2020 and last through July 31, 2020.

If you are having issues with your application, you may consider:

- If you collected any W-2 wages in 2019 or 2020 (even if you also collected 1099 wages during this time), please apply through the regular unemployment system. If you are rejected, you can then apply for the Pandemic Unemployment Assistance.
- If your employer contributed unemployment premiums on your behalf, you do not qualify for Pandemic Unemployment Assistance, but you may still qualify for regular unemployment.
- If you started or completed an application in the regular unemployment system (even a partial application) or if you accidentally applied in the regular system, you may encounter troubles with the new Pandemic Unemployment Assistance system.



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In these cases, please try to complete the application you started and file a request for payment – the Colorado Department of Labor and Employment will work to address any issues.